



The
University
Of
Sheffield.

Research
Services.

Doctoral Times.

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Money

The Newsletter for
Doctoral Researchers

INTRODUCTION

Welcome to the latest edition of the Doctoral Times.

This edition's theme is Money and contains articles from current students describing their own experiences of balancing money alongside their PhD as well as advice on budgeting tips and much more.

Money is always emotive, some students can find themselves in financial difficulty due to unforeseen circumstances, The University values its research students and will do its best to support them through their research journey.

The Student Advice Centre offers a professional, impartial, confidential and non-judgemental service run by the Students' Union providing free advice, support and representation in areas such as housing, money, immigration as well as a range of other issues.

The next publication will be coming out in the new year and will be themed around 'jobs after the PhD'.

We would like to thank all of our contributors to this edition. If you are interested in writing an article for the next edition of Doctoral Times, then please get in touch with us at doctoraltimes@sheffield.ac.uk.

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Editorial Team

Fozia Yasmin

Thank you to all contributors to this edition

Solution from Edition 15

<https://goo.gl/3CQuMg>

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WORKING PART-TIME – IT'S NOT ALL ABOUT THE MONEY...

Careers Service

Whilst you might think part time work is something undergraduates do to earn some money, it is not uncommon for PhD students to have a part time job too.

Some engage in part time work that provides light relief from their PhD, enables them to turn up and contribute by doing a good job but ultimately doesn't require too much analytical thought or complex problem solving. Even in casual roles researchers will find they are developing a mix of skills, an understanding of how a company or organisation operates within its particular market place, new networks and contacts and perhaps most important of all, a better sense of what they enjoy about being at work and what they find more of a challenge!

Of course, many researchers want a part time job that is more of a stretch and perhaps offers a higher pay rate to go with the responsibility or skills they take on. This happens too - both on and off campus - as the mix of skills offered by a very diverse population of PhD students are in demand. Identifying how part time work could add to your PhD experience, what you want to get from it, deciding what to do and marketing yourself well can be complex so you are encouraged to book a 30 minute appointment with one of our specialist Careers Advisers for researchers through Career Connect, so you can discuss this further.

Balancing work and study is always important and it makes sense to talk to your supervisor if you have plans for taking a part-time job; this is particularly important for international PGR students who have specific restrictions on the hours they can work.

Shuyang, Student Jobshop Assistant, gives some insights into working during your PhD:

"Hello, I'm Shuyang. I'm in my final year of my PhD in Information Studies. I've been working part-time at the Jobshop for more than three years. I work 7-10 hours each week alongside the regular staff and I get involved in all aspects of the work in the Jobshop which includes data processing, signposting students, calling employers. I have managed to balance my work and studies and have found that self discipline is very important to ensure that I meet my both my job and my academic commitments.

For me, having a part-time job not only means some financial support, although this is very helpful and I enjoy having some extra cash for treats and travel. It has brought me many personal skills and it's enjoyable too. I've developed good communication skills whilst dealing with enquiries from students and team working skills as a member of the Jobshop Team. As an international student, I have also found it very helpful in improving my English and the Jobshop staff have become my friends as well as my colleagues."

Although most employers who offer part-time jobs to students are prepared to be flexible, they are running a business and need to know they can rely on their staff, it is therefore very important to keep them informed well in advance if you have a meeting or conference to attend so that they can plan for your absence.

If you decide to look for part-time work the Careers Service [Student Jobshop](#) is the best place to start your search for a suitable opportunity.

[Career Connect](#) is available to all registered UoS students via MUSE and in addition to vacancies, you can find out about events taking place eg Fairs, workshops and careers appointments can also be booked online. Whilst Career Connect is a great starting point, you are always welcome to call into the Jobshop and the staff will be happy to help you with your jobsearch.

Whilst many of the jobs advertised are casual roles in a range of sectors eg admin, retail, customer service, hospitality etc, some roles are more subject focused eg Fun Science Presenter, GIS Officer /Technician, Web Designer, English/Maths Tutor. Roles also sometimes occur in University departments and may be specifically aimed at PGRs - some recent examples include Research Assistant, Graduate Teaching Assistant, Behaviour in Teams Observer and Qualitative Researcher. Departments are encouraged to advertise vacancies on Career Connect although it is also worth talking to your supervisor and other staff and colleagues in your department to let them know you are interested in working part-time.

Student Jobshop: <https://goo.gl/NbRcwq>

Careers Connect: <https://goo.gl/JbQdg3>

MY EXPERIENCE AS A WORKING STUDENT

...that really should read “as a worker who also studies”...

When I was asked to write this article, I was dubious as to whether there was enough to say about the topic to fill the space provided (and I remain so). I've always worked alongside my studies, right from being at college, through a part time undergraduate degree, a part time MA and most recently, by embarking on a PhD.

“From my decade of experience performing this visually un-spectacular juggling act, I can advise with some certainty that there’s just one quick rule to follow to make it work: Don’t do anything else. That’s it. Job done.”

Don't join any committees. Don't go to extra classes. That conference you think looks interesting but isn't strictly relevant? Nope. That article someone asks you to write that has nothing to do with your studies? Um, well...

Maybe it isn't that strict, but it is the gist. If you work while you study, you cannot be a part of the student lifestyle; there simply isn't time. You have time for a night out, or to see family, to go shopping (and to return the clothes you bought last week) but your life will be much as it was before. The main difference is that you'll have a time-consuming hobby that you think is fascinating, but that nobody else you know is interested in. (They will feign interest the first four or five times you bring it up – if they like you – but that's it, I promise)... Of course, you could go out and make student friends, but you probably won't relate to their lifestyle, which is just as well, because you won't have time to see them anyway!

If you're reading this thinking "This isn't for me!" then I suggest you don't undertake it, because if a single article by a studying, working, mother-of-two puts you off, you'll never make it to the end of a PhD anyway. If, however, you're thinking "I don't care! I'm doing anyway! This person is miserable!" then, yes! Do it! Because that's what will enable you to succeed - that drive to find a way regardless and mindlessly dismiss all reason saying you shouldn't / it's too much / it's too hard! Certainly, there'll be days where that'll ring true – there will be weeks that you don't even look at your research – but if you love what you're doing (and you need to), you'll stumble back across your books, dust them off and get lost in your project all over again... and that's what makes the juggling act worth it (even if it won't win you a place in Cirque du Soleil).



**Lottie Wilson, PhD Researcher
in the School of English**

TAKING A LEAVE OF ABSENCE DURING MY PHD

Aysha Winstanley Musa, PhD Researcher in SIIBS

I am a PhD student with the Sheffield Institute for Interdisciplinary Biblical Studies (SIIBS) in the School of English Literature. During my second of three years of funded study, I unexpectedly had to take a leave of absence to help care for a dying family member and did not feel able to continue studying alongside my new caring commitment. This led to me applying for a three-month Leave Of Absence.

Filling in the Leave Of Absence forms and having my absence approved was all exceptionally simple. One of my concerns was that I was pausing my studies in the middle of a funding payment and that this would affect me at the end of my three years of funding, as the funding would run out before my three years of study. In this regard, my funders were helpful in that they allowed me to stretch one of my quarterly funding payments that means that my three years of funding ends at the same time as my three years of studying, regardless of my Leave Of Absence. Unfortunately, I doubt all funders will be this helpful, understanding and flexible.

However, the initial problem I faced was financially staying afloat during my three months without scholarship funding. My supervisor, my department, my Faculty and the University told me there was nothing they could do to support me during this time, financially or otherwise. Getting a bank loan was not an option as I have recently taken out a mortgage and would have been unable to pay back a loan and a mortgage. I was unable to receive any financial aid from the government due to being a full time registered student, regardless of my Leave Of Absence. Therefore, I was advised to de-register as a student and give up my PhD place and scholarship in order to be eligible to receive financial aid from the government.



Due to the Student Advice Centre representative's massive efforts and continual support, the Student's Union allowed me a small grant that has allowed me to take time off my studies and pay my bills without de-registering as a student and losing my PhD place.

I felt completely abandoned* as the Faculty and University I have been a student at for almost seven years repeatedly told me there was no help available to me. At this point, I turned to the Student Advice Centre and although they felt there was little they could do to help me, due to me being a postgraduate student (there are many pots of money, grants and loans, for undergraduates in similar situations to myself), they went through every possible option with me. After much difficulty and stress, the Student Advice Centre representative helped me fill in a form which was for an undergraduate taking a Leave Of Absence, for the same reason as I was doing. She then wrote a supporting letter explaining that I was a postgraduate, but that I fulfilled the criteria other than that. Due to the Student Advice Centre representative's massive efforts and continual support, the Student's Union allowed me a small grant that has allowed me to take time off my studies and pay my bills without de-registering as a student and losing my PhD place.

I fear that I was lucky in receiving a grant and that this was a one-off brought about due to the hard work of the Student Advice Centre representative, however, I know I am not the only funded PhD student who has been in a similar situation to myself.

*Also see pages 6 and 17-18.

Funding bodies often have various rules and regulations attached to them. Students are advised to seek support from the Student Advice Centre who are qualified to advise on financial matters.

LEAVES OF ABSENCE AND YOUR SCHOLARSHIP

Dr Catherine Wynn, Scholarships Officer, Research Services

Every funder will have their own rules and regulations and these may also involve support for your LOA.

If you are to take a Leave of Absence (LOA) you should always check the terms of your particular scholarship award: be it a government sponsor, a UK Research Council, the University or your employer to name just a few.

The following advice is based on UK Research Council and University funded scholarships which are directly administered by the University.

Scholarships funded by the seven UK Research Councils and the University will continue to pay your stipend payments for up to the first 13 weeks of medical absences in any 12 month period. Beyond this time, scholarship payments will cease until re-registration. You should also note that no additional funds will be added to your scholarship and you do not receive additional payments at the end of your original scholarship period.

For those going on maternity leave, Research Council and University funded awards will fund a minimum of 6 months funded Maternity Leave. Should you wish to take longer, you can take up to a year but this is unlikely to be funded. Paternity Leave is provided for two weeks and shared parental leave can also be requested under these schemes.

Other types of leave (personal or academic) are not generally funded and your stipend payments will usually cease during this period.

Finally, you should note that, as scholarship stipend payments are paid quarterly, there may be delays in making the necessary adjustments during or following Leaves of Absences.

If you have any questions regarding a potential Leave of Absence or its impact on the payments that you will receive, please email pgr-scholarships@sheffield.ac.uk with your student registration number and they will look into this for you.



*Funding The World's
Brightest PhDs*

HOW TO SPOT THE DIFFERENCE BETWEEN BAD DEBT AND GOOD DEBT



Belle Rosales Cadena, PhD Student in the Department of Psychology

It is important to mention that some purchases considered as a “bad debt” can become “good debt” for example, if you invest money on a car but and use it to close deals then that car is a resource that help you to increase your income. A phone is another example, it can be used to contact your clients and a storage device for your networking.

As you can see, it is very simple to spot the difference so now that you know how to identify your expenses I’d like to challenge you to pay attention to all your expenses and ask yourself before buying if that purchase will put money in your wallet or will take it out.

If you want to know more about a wealth mindset and how emotions are related to money you or simply share with me your thoughts about this article, you can follow me on:

Twitter @SBelleRosalesC or contact me by email: sbrosalescadena1@sheffield.ac.uk

Most people think that loans, credit cards and all kind of debts are dangerous and tend to stay away from them. However, it is not about the money we borrow, it is about HOW we spend the money.

Let’s focus on Bad debt; this happens when we spend money on things that we will use for some time and will never bring money back to us. We all do it and it could be anything, try to think about all the things/services that you have bought in the last couple of weeks and you do not use them anymore. Look around you and try to spot one or two objects that you bought because you thought you needed them but you only used them once. All these are examples of bad debt and money spent on something that made you less rich than you are today.

Good debt refers to all the things you have bought and somehow helped you to make money. Personally, I consider education as good debt because even if you lose everything nobody can take knowledge away from you. Think of all courses, workshops that you have attended, all of them are excellent opportunities for you to make money and who knows, it might become a business that can take you out of bad debt. A PhD, for instance, can open you doors to new careers, a better jobs and even a better salary.



UNPAID INTERNSHIP

My Experience on the Researcher Employability Project

It has taken me nearly 30 years and a work placement which I had been forced into at the age of 45 to realise that I wish I'd paid more attention in my GCSE Textiles Class. Maybe then, when the work placement which had gone from 'interesting' to 'challenging' to 'surreal' in just a few short moves would be a lot easier.

Let me explain. As part of the funding for my PhD studies, I am required to undertake a 'Researcher Employability Project'. It was one of the conditions I gleefully (and, again, without paying the correct amount of attention) signed up for when I accepted the funding. It was only as I commenced the second year of my studies that the full implications of this sank in. I was going to have to find an employer who was willing to host me and convince them that they could trust me enough to work at their premises.

I was also going to have to convince them that they should afford me a level of responsibility in their organisation in order to help further a future career post-PhD. This, after all, was the point of the whole project.

I was going to have to do this, whilst balancing the needs of my two children and family life, and continue with my PhD studies. Pressure was also being exerted by the funding body for me to travel away from home (preferably abroad) to do this.

With two children, it just wasn't feasible to leave the country (no matter how tempting that might be). Eventually, the English Department in the College of Arts & Humanities at the University of Derby agreed to host me. Initial meetings were satisfactory on all sides.

The brief was as follows:

- To undertake the research for the creation of a new MLit module in eighteenth-century literature.
- To shadow one of the lecturers at the institution and gain some teaching experience.
- Finally, to assist in the organisation of an academic conference.

So how did I end up lamenting the failure of my Textiles GCSE? Like every job anyone has ever had, the brief expanded rapidly. Helping to organise a conference somehow transformed into becoming entirely responsible for the conference, including finding funding and also organising the conference entertainment. It was at this point that the project transmogrified into 'surreal'. I had what I thought at the time was the brilliant idea to stage an historical re-enactment of events which occurred in Derby in 1792, which were relevant to the themes of the conference.



**Valerie Derbyshire, PhD Researcher
School of English**

Me, modelling one of the eighteenth-century costumes which I made (yes, made!) for the Radical Pub night. If only I'd paid attention in GCSE Textiles, it would have been a lot easier.

Staging it as a public engagement event, the recreation of these historical events included considerable archival research in constructing the script, convincing actors that they really wanted to do this for a pitiful amount of money and constructing eight different eighteenth-century costumes for even less money. The cheapest way I found was to purchase old curtains from charity shops and recreate them myself as eighteenth century costumes.

It wasn't easy. The whole project became something of a nightmare and I lost a lot of sleep over the entire thing. Would the actors turn up? Was the script any good? Was it historically accurate? Would there be an audience? Would the airing of these radical themes result in an AHRC-funded riot?

Even now, weeks after the event has taken place, I still can't really believe I pulled it off, and the event – somehow – was an amazing success.



Actors in dress rehearsal at The Old Bell Pub, Derby. From left to right: Melanie Hopkins as 'A Lady of the Town', Josh Hayes as 'William Brookes Johnson' and 'Tully', James Naughton as 'Samuel Crompton', Jennwi Argent as 'A Loyal Servant' and 'John Thelwall', Noa McAlistair as 'Erasmus Darwin/Josiah Wedgewood', Charlie Ayers as 'A Peasant Girl' and Kira Barnett as 'Henry "Redhead" Yorke' and 'Lord G. Cavendish'.

The actors were incredible. The audience were blown away by their performances. Around fifty people attended and at the end of the show, I received so many positive comments about the powerful performances of the actors and how the script which had been solely constructed from archival sources demonstrated how little times have changed. The events the actors were performing might have taken place in 1792, but contemporary tragedies like Grenfell Tower reveal just how we are still exposed to the same injustices levied by a Government which is seemingly being run by the 1% for the 1%.

The evening concluded with a performance of the poetry of contemporary poet of protest 'Liz Ferrets'.



Liz sadly died eighteen months ago, and so the performance was given by Maggie, Liz's mum. It was a touching and entirely appropriate close to the evening, demonstrating how the spirit of social protest is alive and well and is perhaps more necessary than ever in our troubled times.

When I commenced this project, I really didn't want to take it on. I didn't feel that at the age of 45, with a fairly full CV, that what I needed was work experience. What I really needed was time to concentrate on my research. This project, however, has shown me how wrong I was. Working at Derby, I not only forged new contacts, but I also stepped well and truly outside of my comfort zone in order to challenge myself in ways which I never thought possible. I am incredibly grateful to my funding body, WRoCAH, for forcing me out there and showing me how surprisingly capable I am.

TOO MUCH MONTH AT THE END OF THE MONEY

Managing a Quarterly-Funded PhD



Daniel Johnson, PhD Researcher
Dept of Electronic & Electrical Engineering

I'm one of the lucky ones - my PhD is entirely funded by an external research council. This makes studying more like a full-time job, and with perks of ultra-flexible working hours, eight-weeks-plus-holidays, and of course the opportunity to earn a top-level degree, there's not much to complain about. I even had half of a trip to America paid for last year, in the name of attending a conference. Despite all of this, as I enter the third year of my programme, I've found overdraft charges creeping their way into my bank statements. I have four times as much disposable income than I did as an undergraduate, and I live in a flat with a similar level of rent, so what's causing my financial woes?

I'm earning more, sure, but I'm spending more too. Though I'd like to think those extra pounds could roll away into a savings account, they're more likely to burn a hole in my pocket - and eventually the pocket of the owner of some fancy bar or restaurant I've convinced myself I can now afford. I eat out more, I go out more, I treat myself more. Whether it's a new toy from Amazon, or Tesco's Finest rather than Sainsbury's Basics, the little extras add up and the takeaways take away. Funded study is like a full-time job, but the pay is only a hair over a typical minimum-wage salary, after tax. Coming from living off of a maintenance loan, it seems like a small fortune, but nearly three years in and in comparison to the 'real' salaries of non-academic friends, it's a pittance.

The issue is worsened by the quarterly payment schedules. A salaried worker may scrimp and save in the week before payday; a PhD student may have to do it for a whole month. Until recently, I was shackled by these payments. My financial routine went something like great month, alright month, terrible month, repeat. I found myself foregoing simple pleasures or ruing past purchases in the weeks before my next payment. I'd miss social events,

I'd cut down expenses wherever I could. Tesco's Finest went out and Sainsbury's Basics were back in. I was never destitute, but once or twice I was forced to do the unthinkable - I called the Bank of Mum and Dad for a desperation top-up. Something had to change.

Thankfully, I've found ways to deal with both the low-income and the quarterly-payment issues. It started with just a little bit of bank account trickery. To give myself a more 'normal', monthly income, I opened a second bank account alongside the one my PhD stipend was paid into. It was then a simple case of dividing my quarterly payment amount by three, and setting up a standing order to send that amount to my new account each month. I used my new account as my current account, and my old one as a sort of holding account for the money I'd already been paid, but didn't want to touch. You can save money this way, too. I just went for a straight third of my payment, but if you're clever about it, you could send slightly less than that (if you can manage it), and watch as your old account balance grows with each quarter.

If you've switched to a monthly income and it's still not enough, you might find part-time work useful. Most PhDs offer flexibility in their working hours that makes it easy to work a few hours elsewhere. You don't have to look far from home, either - university departments rely on their PhD students to cover their casual-work contracts, and better than that, such roles are generally well-paid. In the faculty of engineering, a standard Graduate Teaching Assistant (GTA) role pays by-the-hour at nearly double the minimum wage rate - picking up a couple of these through the year has given me some much-needed relief from the worries of being overdrawn. In most cases, only minimal training is required before you start (you're essentially baby-sitting undergraduates), but even where you're required to attend a workshop or formal training session, you're paid for that, too. Send those payments to the same account as your stipend and you've got yourself a nice little nest-egg for big purchases or unforeseen payouts in the future.

Managing your finances on a PhD is not always as easy as it can seem in the first few months. By taking a little bit of time to sort things out, you can stretch your money out a little bit further. Give it a try, and you might be able to give the Bank of Mum and Dad a rest.

PHD PART TIME WORK: IT'S NOT (ALL) ABOUT THE MONEY, MONEY, MONEY?

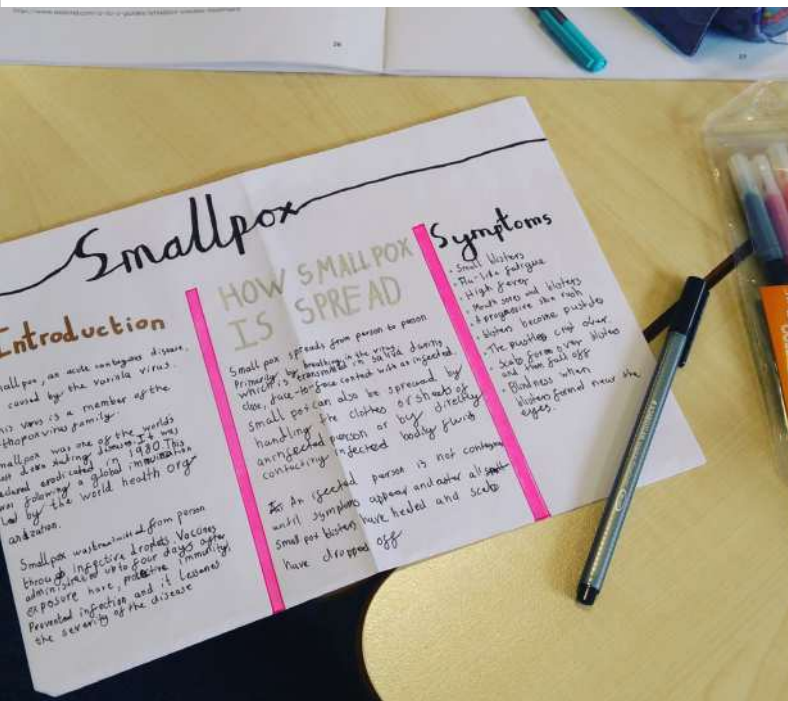


Natalie Lamb, PhD Researcher,
Dept. of Civil & Structural Engineering

My PhD is actually funded by the water company Anglian Water so my costs are covered but I still like to work on the side sometimes. I like and choose to do extra work for a few reasons: it helps me build on other skills that I do not practice during my PhD work (e.g. working with the public), it helps me go into a different environment for the day (making me more effective when I return to the office) and I find it quite rewarding.

This year I became a PhD Tutor at The Brilliant Club. I get paid £450 per term to design and deliver a course about my PhD to pupils aged 10-18 in six tutorials. I am currently teaching the course "Understanding Viral Infections: Is Ebola the Next International Pandemic" to 11-13 year olds. I am really enjoying it. One thing that really surprised me was the effort that these pupils go to and the information they can absorb. We are three lessons in and they are producing pages of text, with correct referencing, assessing the differences between pandemics and epidemics, with use of case studies. They are 11! Some photos are attached.

I also am a Presiding Officer at elections in the council where I live (South Kesteven District Council). I find election days quite long but they are infrequent enough to not mind the length. As a Poll Clerk you improve your customer service skills but as a Presiding Officer you also get to build on leadership and management because you are the manager of your polling station. There is a 1h training session before the day, which you get paid £40 for. For being a Presiding Officer for the day and transporting the polling materials to the station, I get paid £195, plus 45p per mile of expenses.



MANAGING COSTS DURING A PHD

Devon Smith, PhD Researcher, Kidney Genetics Group



Make a weekly meal plan and don't buy lunch every day!

01 Just think about it. If you spend £5 on lunch everyday that's £25 a week or £100 a month, which is £1200 a year! Select a meal for each night try to stick to meals that don't take longer than 30 minutes to prepare. Double up meals and take them for lunch, as preparing four portions takes the same time as preparing two. Freeze whatever you don't use and keep it for another day. Also, try to avoid too many takeaways as they soon add up!

Let's face it, PhD students are broke. We have to manage the stipend we receive very carefully to ensure we do not overspend and put ourselves in the red. I know many PhD students struggle with this, either because of too many bills, repaying previous loans, high commuting costs, supporting a family, or are simply shopaholics! I can relate to a few of the above costs, including a shopping addiction (gulp!). Since beginning my PhD two years ago I have been paying off a loan from my previous degree, which has put me back a further £200 every month on top of the usual outgoings. I also commute from Leeds to Sheffield every day, adding a further £225 each month. To make matters worse, I receive my PhD stipend every three months so I have to guarantee I do not spend all my money in one go, which can be easily done, believe me! Consequently, I have had to come up with a few ideas to help curve my spending and manage my costs to ensure I end the month with at least some money in the pot. You never know when you might need a little extra! Managing costs during a PhD can be a scary concept, but in this piece, I hope I can share a few handy tips that may help post-graduates and other students alike, and provide you with a few things to consider when it comes to smart spending and savvy saving.

02 Using a food diary (see example), make a list of all the ingredients you need for each meal and copy it into the 'shopping with a list' search function on supermarket websites. You will find this saves you so much time, you only buy what you need (so no waste!) and you don't get tempted by big offers in the supermarkets.

Do your food shopping online and get it delivered

Shop around for the best deals for energy, phone and internet contracts

03 Use comparison websites and compare. For example, my energy contract is just about to expire, so I compared current energy deals and found myself saving £162 for the year! Never stick with your current supplier, they always put your contract up each year. As a student, you are not required to pay council tax. Even if you are living with non-students you can get your whole council tax bill reduced. So, what are you what for?! Contact the council quick!

Upgrade your sim, not your phone, and save up to £276 a year! contracts

04 I used to pay £40 a month, but switching to a sim-only plan has reduced my contract to just £17 a month. Okay I have to put up with the same phone for a few years, but I don't really need a new phone and its well worth it if that money can be put towards a nice little getaway...

Get a student current account with a 0% interest overdraft contracts

05 And separate your money between current and savings accounts as it will prevent you being charged for overspending each month.



06 Each friend could bring a dish and there you have it, your social life nailed!

Instead of going out invite friends over for dinner or drinks contracts

07 There's so many on offer - railcards, NUS card, Tastecard and local deals. Be aware of student discounts on items such as computers (Apple Mac Education Pricing) and phone contracts (Vodafone). Also, always book your train tickets 12 weeks in advance to get the cheapest tickets.

Invest in discount cards contracts

08 I don't think this one needs anymore explaining.

Make the most of 2-4-1 cinema deals

Don't join the gym! Buy a yoga mat instead and workout at home

09 Do a web search for easy to follow exercise plans – save money and get fit all in one! We also have the Peak District right on our doorstep. Get out and explore! It's a great place to forget about the PhD and enjoy some natural beauty.

Extend a conference stay and turn it into a holiday

10 It will save you money on flights and also sometimes on hotels.



BUDGETING AN ACADEMIC EVENT

Helen Cowen, Research Development Support Officer, Research Services

If you've volunteered to organise an academic event it's going to raise your profile amongst the researcher community, give you lots of opportunities for networking and it will look great on your CV. There are a number of factors which can determine whether or not an event is successful, one of which is bringing the event in on budget. If it's your first time budgeting an academic event here are a few tips (in no particular order) which may help:

- 1** Don't procrastinate – the sooner you start to plan your event and your budget, the more time you have to refine your plans and source information, the better the end product will be.
- 2** Define what kind of event do you want to host and who will your audience be? Once you have this information, you can start to get an idea of what costs will be involved.
- 3** Create a spreadsheet – record everything on it and this will become your best friend. As long as you keep accurate records of your income and your expenditure your budget should be fine.
- 4** What do you want to include in the programme? Make a list of all possible expenditures and split them into categories e.g. venue, AV, catering, printing, speakers, etc. Each item in every category needs to have a separate line on the spreadsheet so that you can track the cost – you can never have too much information when it comes to the budget.
- 5** Research – get quotes and definitive prices for every item on your list. Seek advice from people who have planned similar events before. Are there established/preferred suppliers you should use? Be realistic with the prices and don't under-price to make your budget look good. It will only work against you in the long run.
- 6** Find out if suppliers will be charging VAT on top of the prices quoted. Not all suppliers make this clear and the additional costs can mount up. Make sure that you include the final total amount on your budget.
- 7** If you're providing catering/refreshments at your event, it is often recommended that you book for 75% of the expected delegates as there are always people who can't attend on the day. Look for suppliers who offer the best value for money; this doesn't necessarily mean the cheapest.
- 8** Find out exactly what funds are available to you; has your faculty/department allocated money to contribute to the costs or are you expected to generate the income yourselves by charging a registration fee? Reflect on the proposed programme and identify non-essential areas which could be removed without affecting the overall experience of the participants.
- 9** If you decide to charge for places will you provide discounted or free places to organisers and/or speakers? Discounted/free places need to be factored into your budget and you must ensure that the cost is covered by the sale of other places.
- 10** Create a contingency fund (at least 10% of your overall budget) for unforeseen costs. Don't be tempted to dip into this for anything other than an emergency.
- 11** Make sure that all of your organising team knows what the budget is. It's a good idea for one person to have overall control of the budget and approving the spending of other team members.
- 12** Set a deadline for registration. This is probably a really obvious suggestion, but doing this will help to avoid last minute bookings and you'll know the number of attendees your budget has to cover.

The 12 tips above are lessons which I've learned or have been shared with me while I've been organising academic events. They are by no means the only way of doing things, but they might just get you started on developing your own successful approach to budgeting an event.

ARE YOU MAKING GOOD USE OF YOUR FREE UNIVERSITY LIBRARY?

Helen Moore, Faculty Librarian, University Library



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2. Use the inter-library loan service. If you would like the Library to borrow a book from another library for you, or to obtain a journal article or conference paper, complete the inter-library loan requests form in the list of 'all services' in MUSE.

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If you're funded by one of the large research councils you will be required to make the outcomes of your research freely available for anyone to read, whether it's a journal article, or a book chapter. There are two routes: the Green route involving self-deposit of your peer reviewed manuscript, (many funders will accept this); and the Gold route which requires an article processing payment to the publisher. If you are asked to use the Gold route there may be funds to cover the cost of publication. Increasingly you will also be asked to make your underlying data freely available as data is a valuable asset in its own right and allows for your research to be scrutinised and built upon. Find out more at:

www.sheffield.ac.uk/library/openaccess/how



'IT PAYS TO BE A STUDENT'

Kirsten Ward, PhD Researcher, Dept. of Urban Studies & Planning

Making the decision to embark on a postgraduate degree can be a tough one, not least when you see your friends and family embracing the 'world of work' and being paid a decent salary. In comparison, a student bursary (if you're lucky enough to have one)



Life's essentials

If you don't already have a bank account when you arrive at university it's worth shopping around to see what deals are on offer for students, as some accounts come with preferential rates or other benefits and freebies. **Unidays** www.myunidays.com, **Save the Student** www.savethestudent.org and **Student Beans** (www.studentbeans.com) are handy websites for finding the best banking deals as well as other offers. If you sign up for a free account you'll receive all the latest offers by email.

There are lots of student deals to be bagged on the high street and many clothing shops such as Dorothy Perkins, Burtons, New Look, Topshop/Topman and Schuh all offer 10% student discounts. You can also get student discounts in Ryman's, Paperchase, Co-op and Superdrug. Boots Opticians, Specsavers and Vision Express also offer good student discounts of up to 25%.

You can get free access to Microsoft Office 365 through **CiCS**, along with other essential software needed for your course, so always check here first before purchasing any software yourself <https://goo.gl/DJczXd>

Discounts off mobile phone contracts are available with some networks, including **O2** goo.gl/jkJuVJ and **Vodafone** goo.gl/vwTVtt

Travel

When Sheffield's hills get too much to handle, the buses are a good option for getting around. Sheffield's First buses do a student rate of £1 for a single journey or you can buy travel passes lasting a week, month or term. The month and term passes are available to buy online or using the mTicketing app: <https://goo.gl/dt5Tyh>

Stagecoach also do a student monthly or annual pass for their buses and the Supertram which can be bought online: <https://goo.gl/GbkmEZ>

With train travel becoming increasingly expensive, it's worth being aware that if you are a full-time student you are eligible for a 16-25 railcard (even if you are aged over 25). The card is valid for a year and will set you back around £30, but it gives you a third off the standard ticket price so you'll easily start making a saving after just a few trips. To purchase a railcard visit www.16-25railcard.co.uk. You will also need to get the application form stamped and signed by your department.

never seems to stretch quite as far, so it helps to be able to save a penny or two along the way. That's where being a student can actually pay dividends, and there are plenty of discounts out there to be had if you know where to look. Here are a few of the ones worth knowing about.



Accessing the discounts

Most of the discounts mentioned here can be accessed using just your UCard. However, additional offers and benefits are available if you purchase an NUS Extra card, costing £12 a year <https://cards.nusextra.co.uk/>.

You might also consider buying an International Student Identity Card (ISIC) for £12, which provides worldwide recognition of student status and is useful for getting student discounts when travelling abroad www.isic.org. It's worth noting that if you buy an NUS Extra card, this includes one year's free ISIC.

Just remember, it always pays to ask if a discount is available even if it's not advertised, and make sure to always carry your student card when you're out and about – and get savings those pennies!

Council Tax

If you live in private rented accommodation, it's important to remember that you do not have to pay council tax if you and everyone you live with is a full-time student. If you live in a house with one person who is not a student, the property will be eligible for council tax, but at a discounted rate. However, if you live with two or more people who are not students then you will have to pay the full council tax rate. Further details are available on the Sheffield Council's website, including an online form to apply for exemption or a discount: <https://goo.gl/EZW2Ar>

Entertainment

We all know there's more to being a student than just work, so here are a few top deals worth knowing about to help you get the most out of your leisure time.

-Half price Spotify premium – £4.99 a month
www.spotify.com/uk/student

-Free Amazon Prime for 6 months, then half price
<https://goo.gl/ChsAVf>

-80% off Guardian Digital subscriptions
<https://register.theguardian.com/students>

-Discounts in lots of restaurants and cafes, such as Frankie & Benny's, Gourmet Burger Kitchen, Pizza Express and Krispy Kreme.

Students can often get reduced price tickets and admission fees to cinemas, theatres, museums and art galleries, so it's always worth checking if a discount is available before you buy.



TIER 4 IMMIGRATION

Jennifer Knapp-Wood, International Student Support

The majority of full time, international postgraduate research students at the University have a Tier 4 student visa. The visa should be valid for the initial duration of the course plus an extra 4 months after the course end date. This additional time is called the 'wrap-up period'. For a variety of reasons, students may need additional time in the UK to complete their studies. Applying for a Tier 4 visa can be very expensive and it is important to be aware of all the costs involved.

The Tier 4 visa application fees are set each April by the Home Office and are currently as follows for a student and each dependant:

- **Standard application made within the UK:**
£457 (decision received within 8 weeks)
- **Priority application made within the UK:**
£916 (decision received within 10 days)
- **Premium application made within the UK:**
£1,047 (decision received on the same day)
- **Application submitted outside the UK:**
£335

When applying for a visa, students must be able demonstrate that they have sufficient funds to cover the current academic year's tuition fees, or the fees for the academic year that the student is about to commence and maintenance for each month remaining on the course, up to a maximum of 9 months. Dependants must show that they have sufficient money for the duration of the course plus the additional 4 months following the course end date, up to a maximum of 9 months.

For example, if a student requires an additional 3 months to complete their PGR studies, the student will be granted a visa for a total of 7 months (3 months study + 4 month wrap up period). A student would need to demonstrate maintenance for 3 months (the duration of the course). A dependant would need to demonstrate funds for 7 months (the length of the visa that is granted).

The monthly maintenance requirements are set by the Home Office and are currently as follows:

- £1,015 each month for a student
- £680 each month for a dependant (this fee is the same for each dependant, irrespective of age).



The visa application also includes an Immigration Health Surcharge (IHS) of £150 per year for a student and each dependant.

There can be a number of additional costs as part of the visa application process:

- Photographs must be submitted with each visa application. The photographs must meet specific, Home Office criteria and should be taken at high street photo shop or by a professional photographer.
- All supporting documents must be originals and in English. Students may need to pay to obtain originals (either from UK or overseas organisations). Students may also need to pay for documents to be posted to the UK and/or translated into English.
- The University operates a Visa Extension Scheme whereby the visa application form and supporting documents are checked by an immigration adviser. Students who use the Visa Extension Scheme and opt for the standard or priority visa service will have their supporting documents posted to the Home Office by the University. Students who do not use the Visa Extension Scheme must post their documents to the Home Office by Special Delivery.
- Students who use the premium service may need to travel to attend a Home Office appointment. Train or coach travel should also be factored in as a possible cost.

- Students who use the standard or priority service must give their biometrics (photograph and finger prints) at a Post Office branch. This costs £19.20.w

Some students who need additional time to complete their studies may not be permitted to apply for a visa extension from within the UK under the current immigration rules. Instead, they must return to their home country and obtain a new visa from overseas. This rule affects the following groups:

1. MPhil students who require a visa extension
2. PhD students who require a visa extension following a Change of Candidature
3. PhD students who choose to move to the MPhil or who are required to move to the MPhil following a failed Confirmation Review (students in this situation must obtain a new visa from overseas before being allowed to study in the UK on the MPhil).

Information about Tier 4 immigration can be found on the University's website:

<https://goo.gl/U7jg5c>

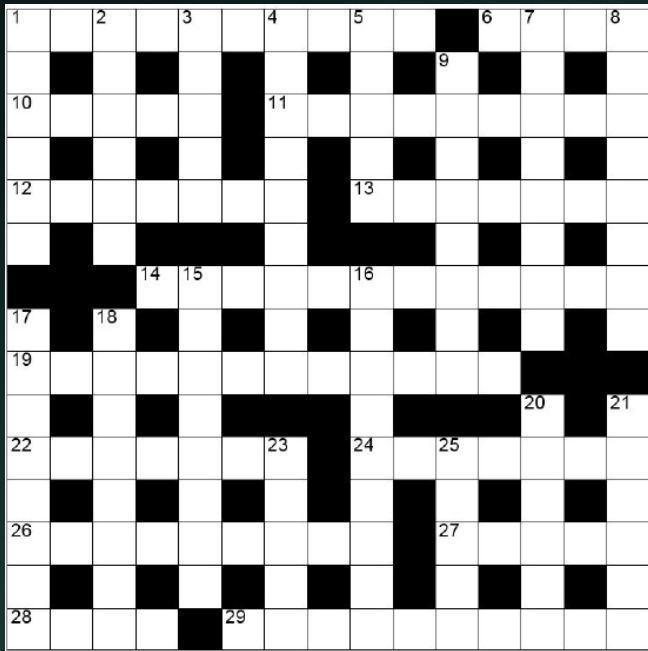
Queries can be sent to the International Student Support Team

<https://goo.gl/jr3Tq1>

Cryptic Crossword



The University
Of
Sheffield.



Set by Daniel Graves

ACROSS

1. Applause after sell out? It's a dubious practice? (4,2,4)
6. Smear money (4)
10. Ill-gotten gains at the heart of Hercules' downfall (5)
11. Observe chicken smile at Wagnerian opera (9)
12. Man sorts work for unadventurous sort of chap (7)
13. Dog breaks rugby league gnome (7)
14. Cleaners-assorted lasses, not Southern, under the Parisian (12)
19. Leading dealer in German city regularly fails at making rapid gains (4,4,4)
22. Tedious experts turn over security service (7)
24. Petty cash that is required in studies (7)
26. Suffering from nightmares pervaded by witch (9)
27. Part of flight makes one glower apparently (5)
28. Police officer, Detective Sergeant, founded schools (4)
29. Appliance that would be useful for a banker? (5,5)

DOWN

1. Band of soldiers pass up heartless mountain (6)
2. Knowingly repeat error, toppling moose with blade (6)
3. Sadie gets muddled by concepts (5)
4. Old money can help English female overcome (9)
5. Prophet leads nine apostles high up mountain (5)
7. Broadcast set up for fying body? (8)
8. Type of heather used for fuel (8)
9. Algebraic characters- you just can't plan for them (9)
15. Fragrant Italian city overcome by a tremor (8)
16. Recommend final answer after a number of votes (9)
17. Officer confiscates hot joints in this eatery (4,4)
18. Full blooded finale set around valley (8)
20. Takeover welcome with common man (6)
21. Ancient city needling employer, one who lends at high rates (6)
23. Ace medical professional lost in wood (5)
25. Bad summer, kept here in Rome (5)

**Please complete if you are submitting your entry*

Name:

Department:

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231 Glossop Road

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Issue 16 | Winter 2017

Money

The Newsletter for
Doctoral Researchers

INTRODUCTION

Welcome to the latest edition of the Doctoral Times.

This edition's theme is Money and contains articles from current students describing their own experiences of balancing money alongside their PhD as well as advice on budgeting tips and much more.

Money is always emotive, some students can find themselves in financial difficulty due to unforeseen circumstances, The University values its research students and will do its best to support them through their research journey.

The Student Advice Centre offers a professional, impartial, confidential and non-judgemental service run by the Students' Union providing free advice, support and representation in areas such as housing, money, immigration as well as a range of other issues.

The next publication will be coming out in the new year and will be themed around 'jobs after the PhD'.

We would like to thank all of our contributors to this edition. If you are interested in writing an article for the next edition of Doctoral Times, then please get in touch with us at doctoraltimes@sheffield.ac.uk.

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Editorial Team

Fozia Yasmin

Thank you to all contributors to this edition

Solution from Edition 15

<https://goo.gl/3CQuMg>

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WORKING PART-TIME – IT'S NOT ALL ABOUT THE MONEY...

Careers Service

Whilst you might think part time work is something undergraduates do to earn some money, it is not uncommon for PhD students to have a part time job too.

Some engage in part time work that provides light relief from their PhD, enables them to turn up and contribute by doing a good job but ultimately doesn't require too much analytical thought or complex problem solving. Even in casual roles researchers will find they are developing a mix of skills, an understanding of how a company or organisation operates within its particular market place, new networks and contacts and perhaps most important of all, a better sense of what they enjoy about being at work and what they find more of a challenge!

Of course, many researchers want a part time job that is more of a stretch and perhaps offers a higher pay rate to go with the responsibility or skills they take on. This happens too - both on and off campus - as the mix of skills offered by a very diverse population of PhD students are in demand. Identifying how part time work could add to your PhD experience, what you want to get from it, deciding what to do and marketing yourself well can be complex so you are encouraged to book a 30 minute appointment with one of our specialist Careers Advisers for researchers through Career Connect, so you can discuss this further.

Balancing work and study is always important and it makes sense to talk to your supervisor if you have plans for taking a part-time job; this is particularly important for international PGR students who have specific restrictions on the hours they can work.

Shuyang, Student Jobshop Assistant, gives some insights into working during your PhD:

"Hello, I'm Shuyang. I'm in my final year of my PhD in Information Studies. I've been working part-time at the Jobshop for more than three years. I work 7-10 hours each week alongside the regular staff and I get involved in all aspects of the work in the Jobshop which includes data processing, signposting students, calling employers. I have managed to balance my work and studies and have found that self discipline is very important to ensure that I meet my both my job and my academic commitments.

For me, having a part-time job not only means some financial support, although this is very helpful and I enjoy having some extra cash for treats and travel. It has brought me many personal skills and it's enjoyable too. I've developed good communication skills whilst dealing with enquiries from students and team working skills as a member of the Jobshop Team. As an international student, I have also found it very helpful in improving my English and the Jobshop staff have become my friends as well as my colleagues."

Although most employers who offer part-time jobs to students are prepared to be flexible, they are running a business and need to know they can rely on their staff, it is therefore very important to keep them informed well in advance if you have a meeting or conference to attend so that they can plan for your absence.

If you decide to look for part-time work the Careers Service [Student Jobshop](#) is the best place to start your search for a suitable opportunity.

[Career Connect](#) is available to all registered UoS students via MUSE and in addition to vacancies, you can find out about events taking place eg Fairs, workshops and careers appointments can also be booked online. Whilst Career Connect is a great starting point, you are always welcome to call into the Jobshop and the staff will be happy to help you with your jobsearch.

Whilst many of the jobs advertised are casual roles in a range of sectors eg admin, retail, customer service, hospitality etc, some roles are more subject focused eg Fun Science Presenter, GIS Officer /Technician, Web Designer, English/Maths Tutor. Roles also sometimes occur in University departments and may be specifically aimed at PGRs - some recent examples include Research Assistant, Graduate Teaching Assistant, Behaviour in Teams Observer and Qualitative Researcher. Departments are encouraged to advertise vacancies on Career Connect although it is also worth talking to your supervisor and other staff and colleagues in your department to let them know you are interested in working part-time.

Student Jobshop: <https://goo.gl/NbRcwq>

Careers Connect: <https://goo.gl/JbQdg3>

MY EXPERIENCE AS A WORKING STUDENT

...that really should read “as a worker who also studies”...

When I was asked to write this article, I was dubious as to whether there was enough to say about the topic to fill the space provided (and I remain so). I've always worked alongside my studies, right from being at college, through a part time undergraduate degree, a part time MA and most recently, by embarking on a PhD.

“From my decade of experience performing this visually un-spectacular juggling act, I can advise with some certainty that there’s just one quick rule to follow to make it work: Don’t do anything else. That’s it. Job done.”

Don't join any committees. Don't go to extra classes. That conference you think looks interesting but isn't strictly relevant? Nope. That article someone asks you to write that has nothing to do with your studies? Um, well...

Maybe it isn't that strict, but it is the gist. If you work while you study, you cannot be a part of the student lifestyle; there simply isn't time. You have time for a night out, or to see family, to go shopping (and to return the clothes you bought last week) but your life will be much as it was before. The main difference is that you'll have a time-consuming hobby that you think is fascinating, but that nobody else you know is interested in. (They will feign interest the first four or five times you bring it up – if they like you – but that's it, I promise)... Of course, you could go out and make student friends, but you probably won't relate to their lifestyle, which is just as well, because you won't have time to see them anyway!

If you're reading this thinking "This isn't for me!" then I suggest you don't undertake it, because if a single article by a studying, working, mother-of-two puts you off, you'll never make it to the end of a PhD anyway. If, however, you're thinking "I don't care! I'm doing anyway! This person is miserable!" then, yes! Do it! Because that's what will enable you to succeed - that drive to find a way regardless and mindlessly dismiss all reason saying you shouldn't / it's too much / it's too hard! Certainly, there'll be days where that'll ring true – there will be weeks that you don't even look at your research – but if you love what you're doing (and you need to), you'll stumble back across your books, dust them off and get lost in your project all over again... and that's what makes the juggling act worth it (even if it won't win you a place in Cirque du Soleil).



**Lottie Wilson, PhD Researcher
in the School of English**

TAKING A LEAVE OF ABSENCE DURING MY PHD

Aysha Winstanley Musa, PhD Researcher in SIIBS

I am a PhD student with the Sheffield Institute for Interdisciplinary Biblical Studies (SIIBS) in the School of English Literature. During my second of three years of funded study, I unexpectedly had to take a leave of absence to help care for a dying family member and did not feel able to continue studying alongside my new caring commitment. This led to me applying for a three-month Leave Of Absence.

Filling in the Leave Of Absence forms and having my absence approved was all exceptionally simple. One of my concerns was that I was pausing my studies in the middle of a funding payment and that this would affect me at the end of my three years of funding, as the funding would run out before my three years of study. In this regard, my funders were helpful in that they allowed me to stretch one of my quarterly funding payments that means that my three years of funding ends at the same time as my three years of studying, regardless of my Leave Of Absence. Unfortunately, I doubt all funders will be this helpful, understanding and flexible.

However, the initial problem I faced was financially staying afloat during my three months without scholarship funding. My supervisor, my department, my Faculty and the University told me there was nothing they could do to support me during this time, financially or otherwise. Getting a bank loan was not an option as I have recently taken out a mortgage and would have been unable to pay back a loan and a mortgage. I was unable to receive any financial aid from the government due to being a full time registered student, regardless of my Leave Of Absence. Therefore, I was advised to de-register as a student and give up my PhD place and scholarship in order to be eligible to receive financial aid from the government.



Due to the Student Advice Centre representative's massive efforts and continual support, the Student's Union allowed me a small grant that has allowed me to take time off my studies and pay my bills without de-registering as a student and losing my PhD place.

I felt completely abandoned* as the Faculty and University I have been a student at for almost seven years repeatedly told me there was no help available to me. At this point, I turned to the Student Advice Centre and although they felt there was little they could do to help me, due to me being a postgraduate student (there are many pots of money, grants and loans, for undergraduates in similar situations to myself), they went through every possible option with me. After much difficulty and stress, the Student Advice Centre representative helped me fill in a form which was for an undergraduate taking a Leave Of Absence, for the same reason as I was doing. She then wrote a supporting letter explaining that I was a postgraduate, but that I fulfilled the criteria other than that. Due to the Student Advice Centre representative's massive efforts and continual support, the Student's Union allowed me a small grant that has allowed me to take time off my studies and pay my bills without de-registering as a student and losing my PhD place.

I fear that I was lucky in receiving a grant and that this was a one-off brought about due to the hard work of the Student Advice Centre representative, however, I know I am not the only funded PhD student who has been in a similar situation to myself.

*Also see pages 6 and 17-18.

Funding bodies often have various rules and regulations attached to them. Students are advised to seek support from the Student Advice Centre who are qualified to advise on financial matters.

LEAVES OF ABSENCE AND YOUR SCHOLARSHIP

Dr Catherine Wynn, Scholarships Officer, Research Services

Every funder will have their own rules and regulations and these may also involve support for your LOA.

If you are to take a Leave of Absence (LOA) you should always check the terms of your particular scholarship award: be it a government sponsor, a UK Research Council, the University or your employer to name just a few.

The following advice is based on UK Research Council and University funded scholarships which are directly administered by the University.

Scholarships funded by the seven UK Research Councils and the University will continue to pay your stipend payments for up to the first 13 weeks of medical absences in any 12 month period. Beyond this time, scholarship payments will cease until re-registration. You should also note that no additional funds will be added to your scholarship and you do not receive additional payments at the end of your original scholarship period.

For those going on maternity leave, Research Council and University funded awards will fund a minimum of 6 months funded Maternity Leave. Should you wish to take longer, you can take up to a year but this is unlikely to be funded. Paternity Leave is provided for two weeks and shared parental leave can also be requested under these schemes.

Other types of leave (personal or academic) are not generally funded and your stipend payments will usually cease during this period.

Finally, you should note that, as scholarship stipend payments are paid quarterly, there may be delays in making the necessary adjustments during or following Leaves of Absences.

If you have any questions regarding a potential Leave of Absence or its impact on the payments that you will receive, please email pgr-scholarships@sheffield.ac.uk with your student registration number and they will look into this for you.



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HOW TO SPOT THE DIFFERENCE BETWEEN BAD DEBT AND GOOD DEBT



Belle Rosales Cadena, PhD Student in the Department of Psychology

It is important to mention that some purchases considered as a “bad debt” can become “good debt” for example, if you invest money on a car but and use it to close deals then that car is a resource that help you to increase your income. A phone is another example, it can be used to contact your clients and a storage device for your networking.

As you can see, it is very simple to spot the difference so now that you know how to identify your expenses I’d like to challenge you to pay attention to all your expenses and ask yourself before buying if that purchase will put money in your wallet or will take it out.

If you want to know more about a wealth mindset and how emotions are related to money you or simply share with me your thoughts about this article, you can follow me on:

Twitter @SBelleRosalesC or contact me by email: sbrosalescadena1@sheffield.ac.uk

Most people think that loans, credit cards and all kind of debts are dangerous and tend to stay away from them. However, it is not about the money we borrow, it is about HOW we spend the money.

Let’s focus on Bad debt; this happens when we spend money on things that we will use for some time and will never bring money back to us. We all do it and it could be anything, try to think about all the things/services that you have bought in the last couple of weeks and you do not use them anymore. Look around you and try to spot one or two objects that you bought because you thought you needed them but you only used them once. All these are examples of bad debt and money spent on something that made you less rich than you are today.

Good debt refers to all the things you have bought and somehow helped you to make money. Personally, I consider education as good debt because even if you lose everything nobody can take knowledge away from you. Think of all courses, workshops that you have attended, all of them are excellent opportunities for you to make money and who knows, it might become a business that can take you out of bad debt. A PhD, for instance, can open you doors to new careers, a better jobs and even a better salary.



UNPAID INTERNSHIP

My Experience on the Researcher Employability Project

It has taken me nearly 30 years and a work placement which I had been forced into at the age of 45 to realise that I wish I'd paid more attention in my GCSE Textiles Class. Maybe then, when the work placement which had gone from 'interesting' to 'challenging' to 'surreal' in just a few short moves would be a lot easier.

Let me explain. As part of the funding for my PhD studies, I am required to undertake a 'Researcher Employability Project'. It was one of the conditions I gleefully (and, again, without paying the correct amount of attention) signed up for when I accepted the funding. It was only as I commenced the second year of my studies that the full implications of this sank in. I was going to have to find an employer who was willing to host me and convince them that they could trust me enough to work at their premises.

I was also going to have to convince them that they should afford me a level of responsibility in their organisation in order to help further a future career post-PhD. This, after all, was the point of the whole project.

I was going to have to do this, whilst balancing the needs of my two children and family life, and continue with my PhD studies. Pressure was also being exerted by the funding body for me to travel away from home (preferably abroad) to do this.

With two children, it just wasn't feasible to leave the country (no matter how tempting that might be). Eventually, the English Department in the College of Arts & Humanities at the University of Derby agreed to host me. Initial meetings were satisfactory on all sides.

The brief was as follows:

- To undertake the research for the creation of a new MLit module in eighteenth-century literature.
- To shadow one of the lecturers at the institution and gain some teaching experience.
- Finally, to assist in the organisation of an academic conference.

So how did I end up lamenting the failure of my Textiles GCSE? Like every job anyone has ever had, the brief expanded rapidly. Helping to organise a conference somehow transformed into becoming entirely responsible for the conference, including finding funding and also organising the conference entertainment. It was at this point that the project transmogrified into 'surreal'. I had what I thought at the time was the brilliant idea to stage an historical re-enactment of events which occurred in Derby in 1792, which were relevant to the themes of the conference.



**Valerie Derbyshire, PhD Researcher
School of English**

Me, modelling one of the eighteenth-century costumes which I made (yes, made!) for the Radical Pub night. If only I'd paid attention in GCSE Textiles, it would have been a lot easier.

Staging it as a public engagement event, the recreation of these historical events included considerable archival research in constructing the script, convincing actors that they really wanted to do this for a pitiful amount of money and constructing eight different eighteenth-century costumes for even less money. The cheapest way I found was to purchase old curtains from charity shops and recreate them myself as eighteenth century costumes.

It wasn't easy. The whole project became something of a nightmare and I lost a lot of sleep over the entire thing. Would the actors turn up? Was the script any good? Was it historically accurate? Would there be an audience? Would the airing of these radical themes result in an AHRC-funded riot?

Even now, weeks after the event has taken place, I still can't really believe I pulled it off, and the event – somehow – was an amazing success.



Actors in dress rehearsal at The Old Bell Pub, Derby. From left to right: Melanie Hopkins as 'A Lady of the Town', Josh Hayes as 'William Brookes Johnson' and 'Tully', James Naughton as 'Samuel Crompton', Jennwi Argent as 'A Loyal Servant' and 'John Thelwall', Noa McAlistair as 'Erasmus Darwin/Josiah Wedgwood', Charlie Ayers as 'A Peasant Girl' and Kira Barnett as 'Henry "Redhead" Yorke' and 'Lord G. Cavendish'.

The actors were incredible. The audience were blown away by their performances. Around fifty people attended and at the end of the show, I received so many positive comments about the powerful performances of the actors and how the script which had been solely constructed from archival sources demonstrated how little times have changed. The events the actors were performing might have taken place in 1792, but contemporary tragedies like Grenfell Tower reveal just how we are still exposed to the same injustices levied by a Government which is seemingly being run by the 1% for the 1%.

The evening concluded with a performance of the poetry of contemporary poet of protest 'Liz Ferrets'.



Liz sadly died eighteen months ago, and so the performance was given by Maggie, Liz's mum. It was a touching and entirely appropriate close to the evening, demonstrating how the spirit of social protest is alive and well and is perhaps more necessary than ever in our troubled times.

When I commenced this project, I really didn't want to take it on. I didn't feel that at the age of 45, with a fairly full CV, that what I needed was work experience. What I really needed was time to concentrate on my research. This project, however, has shown me how wrong I was. Working at Derby, I not only forged new contacts, but I also stepped well and truly outside of my comfort zone in order to challenge myself in ways which I never thought possible. I am incredibly grateful to my funding body, WRoCAH, for forcing me out there and showing me how surprisingly capable I am.

TOO MUCH MONTH AT THE END OF THE MONEY

Managing a Quarterly-Funded PhD



Daniel Johnson, PhD Researcher
Dept of Electronic & Electrical Engineering

I'm one of the lucky ones - my PhD is entirely funded by an external research council. This makes studying more like a full-time job, and with perks of ultra-flexible working hours, eight-weeks-plus-holidays, and of course the opportunity to earn a top-level degree, there's not much to complain about. I even had half of a trip to America paid for last year, in the name of attending a conference. Despite all of this, as I enter the third year of my programme, I've found overdraft charges creeping their way into my bank statements. I have four times as much disposable income than I did as an undergraduate, and I live in a flat with a similar level of rent, so what's causing my financial woes?

I'm earning more, sure, but I'm spending more too. Though I'd like to think those extra pounds could roll away into a savings account, they're more likely to burn a hole in my pocket - and eventually the pocket of the owner of some fancy bar or restaurant I've convinced myself I can now afford. I eat out more, I go out more, I treat myself more. Whether it's a new toy from Amazon, or Tesco's Finest rather than Sainsbury's Basics, the little extras add up and the takeaways take away. Funded study is like a full-time job, but the pay is only a hair over a typical minimum-wage salary, after tax. Coming from living off of a maintenance loan, it seems like a small fortune, but nearly three years in and in comparison to the 'real' salaries of non-academic friends, it's a pittance.

The issue is worsened by the quarterly payment schedules. A salaried worker may scrimp and save in the week before payday; a PhD student may have to do it for a whole month. Until recently, I was shackled by these payments. My financial routine went something like great month, alright month, terrible month, repeat. I found myself foregoing simple pleasures or ruing past purchases in the weeks before my next payment. I'd miss social events,

I'd cut down expenses wherever I could. Tesco's Finest went out and Sainsbury's Basics were back in. I was never destitute, but once or twice I was forced to do the unthinkable - I called the Bank of Mum and Dad for a desperation top-up. Something had to change.

Thankfully, I've found ways to deal with both the low-income and the quarterly-payment issues. It started with just a little bit of bank account trickery. To give myself a more 'normal', monthly income, I opened a second bank account alongside the one my PhD stipend was paid into. It was then a simple case of dividing my quarterly payment amount by three, and setting up a standing order to send that amount to my new account each month. I used my new account as my current account, and my old one as a sort of holding account for the money I'd already been paid, but didn't want to touch. You can save money this way, too. I just went for a straight third of my payment, but if you're clever about it, you could send slightly less than that (if you can manage it), and watch as your old account balance grows with each quarter.

If you've switched to a monthly income and it's still not enough, you might find part-time work useful. Most PhDs offer flexibility in their working hours that makes it easy to work a few hours elsewhere. You don't have to look far from home, either - university departments rely on their PhD students to cover their casual-work contracts, and better than that, such roles are generally well-paid. In the faculty of engineering, a standard Graduate Teaching Assistant (GTA) role pays by-the-hour at nearly double the minimum wage rate - picking up a couple of these through the year has given me some much-needed relief from the worries of being overdrawn. In most cases, only minimal training is required before you start (you're essentially baby-sitting undergraduates), but even where you're required to attend a workshop or formal training session, you're paid for that, too. Send those payments to the same account as your stipend and you've got yourself a nice little nest-egg for big purchases or unforeseen payouts in the future.

Managing your finances on a PhD is not always as easy as it can seem in the first few months. By taking a little bit of time to sort things out, you can stretch your money out a little bit further. Give it a try, and you might be able to give the Bank of Mum and Dad a rest.

PHD PART TIME WORK: IT'S NOT (ALL) ABOUT THE MONEY, MONEY, MONEY?

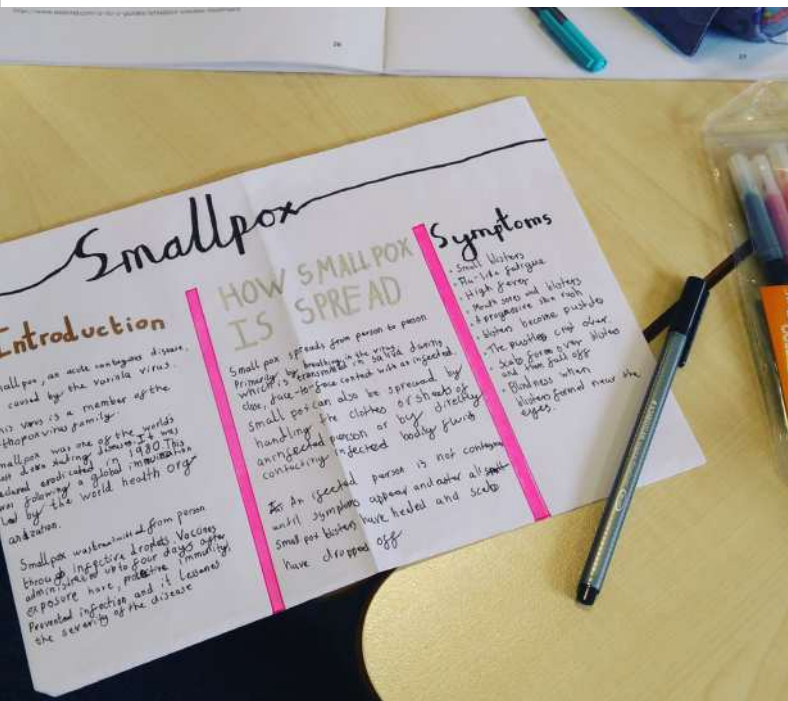


Natalie Lamb, PhD Researcher, Dept. of Civil & Structural Engineering

This year I became a PhD Tutor at The Brilliant Club. I get paid £450 per term to design and deliver a course about my PhD to pupils aged 10-18 in six tutorials. I am currently teaching the course “Understanding Viral Infections: Is Ebola the Next International Pandemic” to 11-13 year olds. I am really enjoying it. One thing that really surprised me was the effort that these pupils go to and the information they can absorb. We are three lessons in and they are producing pages of text, with correct referencing, assessing the differences between pandemics and epidemics, with use of case studies. They are 11! Some photos are attached.

I also am a Presiding Officer at elections in the council where I live (South Kesteven District Council). I find election days quite long but they are infrequent enough to not mind the length. As a Poll Clerk you improve your customer service skills but as a Presiding Officer you also get to build on leadership and management because you are the manager of your polling station. There is a 1h training session before the day, which you get paid £40 for. For being a Presiding Officer for the day and transporting the polling materials to the station, I get paid £195, plus 45p per mile of expenses.

My PhD is actually funded by the water company Anglian Water so my costs are covered but I still like to work on the side sometimes. I like and choose to do extra work for a few reasons: it helps me build on other skills that I do not practice during my PhD work (e.g. working with the public), it helps me go into a different environment for the day (making me more effective when I return to the office) and I find it quite rewarding.



MANAGING COSTS DURING A PHD

Devon Smith, PhD Researcher, Kidney Genetics Group



Make a weekly meal plan and don't buy lunch every day!

01 Just think about it. If you spend £5 on lunch every day that's £25 a week or £100 a month, which is £1200 a year! Select a meal for each night try to stick to meals that don't take longer than 30 minutes to prepare. Double up meals and take them for lunch, as preparing four portions takes the same time as preparing two. Freeze whatever you don't use and keep it for another day. Also, try to avoid too many takeaways as they soon add up!

Let's face it, PhD students are broke. We have to manage the stipend we receive very carefully to ensure we do not overspend and put ourselves in the red. I know many PhD students struggle with this, either because of too many bills, repaying previous loans, high commuting costs, supporting a family, or are simply shopaholics! I can relate to a few of the above costs, including a shopping addiction (gulp!). Since beginning my PhD two years ago I have been paying off a loan from my previous degree, which has put me back a further £200 every month on top of the usual outgoings. I also commute from Leeds to Sheffield every day, adding a further £225 each month. To make matters worse, I receive my PhD stipend every three months so I have to guarantee I do not spend all my money in one go, which can be easily done, believe me! Consequently, I have had to come up with a few ideas to help curve my spending and manage my costs to ensure I end the month with at least some money in the pot. You never know when you might need a little extra! Managing costs during a PhD can be a scary concept, but in this piece, I hope I can share a few handy tips that may help post-graduates and other students alike, and provide you with a few things to consider when it comes to smart spending and savvy saving.

02 Using a food diary ([see example](#)), make a list of all the ingredients you need for each meal and copy it into the 'shopping with a list' search function on supermarket websites. You will find this saves you so much time, you only buy what you need (so no waste!) and you don't get tempted by big offers in the supermarkets.

Do your food shopping online and get it delivered

Shop around for the best deals for energy, phone and internet Contracts

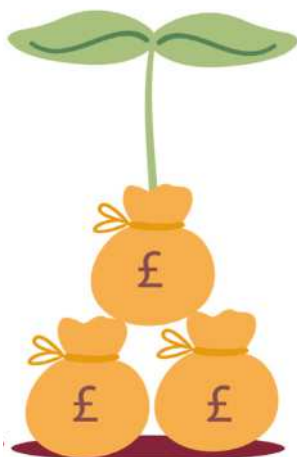
03 Use comparison websites and compare. For example, my energy contract is just about to expire, so I compared current energy deals and found myself saving £162 for the year! Never stick with your current supplier, they always put your contract up each year. As a student, you are not required to pay council tax. Even if you are living with non-students you can get your whole council tax bill reduced. So, what are you what for?! Contact the council quick.

Upgrade your sim, not your phone, and save up to £276 a year!

04 I used to pay £40 a month, but switching to a sim-only plan has reduced my contract to just £17 a month. Okay I have to put up with the same phone for a few years, but I don't really need a new phone and its well worth it if that money can be put towards a nice little getaway...

Get a student current account with a 0% interest overdraft

05 And separate your money between current and savings accounts as it will prevent you being charged for overspending each month.



06 Each friend could bring a dish and there you have it, your social life nailed!

Instead of going out invite friends over for dinner or drinks

07 There's so many on offer - railcards, NUS card, Tastecard and local deals. Be aware of student discounts on items such as computers (Apple Mac Education Pricing) and phone contracts (Vodafone). Also, always book your train tickets 12 weeks in advance to get the cheapest tickets.

Invest in discount cards

08 I don't think this one needs anymore explaining.

Make the most of 2-4-1 cinema deals

Don't join the gym! Buy a yoga mat instead and workout at home

09 Do a web search for easy to follow exercise plans – save money and get fit all in one! We also have the Peak District right on our doorstep. Get out and explore! It's a great place to forget about the PhD and enjoy some natural beauty.

Extend a conference stay and turn it into a holiday

10 It will save you money on flights and also sometimes on hotels.



BUDGETING AN ACADEMIC EVENT

Helen Cowen, Research Development Support Officer, Research Services

If you've volunteered to organise an academic event it's going to raise your profile amongst the researcher community, give you lots of opportunities for networking and it will look great on your CV. There are a number of factors which can determine whether or not an event is successful, one of which is bringing the event in on budget. If it's your first time budgeting an academic event here are a few tips (in no particular order) which may help:

- 1** Don't procrastinate – the sooner you start to plan your event and your budget, the more time you have to refine your plans and source information, the better the end product will be.
- 2** Define what kind of event do you want to host and who will your audience be? Once you have this information, you can start to get an idea of what costs will be involved.
- 3** Create a spreadsheet – record everything on it and this will become your best friend. As long as you keep accurate records of your income and your expenditure your budget should be fine.
- 4** What do you want to include in the programme? Make a list of all possible expenditures and split them into categories e.g. venue, AV, catering, printing, speakers, etc. Each item in every category needs to have a separate line on the spreadsheet so that you can track the cost – you can never have too much information when it comes to the budget.
- 5** Research – get quotes and definitive prices for every item on your list. Seek advice from people who have planned similar events before. Are there established/preferred suppliers you should use? Be realistic with the prices and don't under-price to make your budget look good. It will only work against you in the long run.
- 6** Find out if suppliers will be charging VAT on top of the prices quoted. Not all suppliers make this clear and the additional costs can mount up. Make sure that you include the final total amount on your budget.
- 7** If you're providing catering/refreshments at your event, it is often recommended that you book for 75% of the expected delegates as there are always people who can't attend on the day. Look for suppliers who offer the best value for money; this doesn't necessarily mean the cheapest.
- 8** Find out exactly what funds are available to you; has your faculty/department allocated money to contribute to the costs or are you expected to generate the income yourselves by charging a registration fee? Reflect on the proposed programme and identify non-essential areas which could be removed without affecting the overall experience of the participants.
- 9** If you decide to charge for places will you provide discounted or free places to organisers and/or speakers? Discounted/free places need to be factored into your budget and you must ensure that the cost is covered by the sale of other places.
- 10** Create a contingency fund (at least 10% of your overall budget) for unforeseen costs. Don't be tempted to dip into this for anything other than an emergency.
- 11** Make sure that all of your organising team knows what the budget is. It's a good idea for one person to have overall control of the budget and approving the spending of other team members.
- 12** Set a deadline for registration. This is probably a really obvious suggestion, but doing this will help to avoid last minute bookings and you'll know the number of attendees your budget has to cover.

The 12 tips above are lessons which I've learned or have been shared with me while I've been organising academic events. They are by no means the only way of doing things, but they might just get you started on developing your own successful approach to budgeting an event.

ARE YOU MAKING GOOD USE OF YOUR FREE UNIVERSITY LIBRARY?

Helen Moore, Faculty Librarian, University Library



As a student at a research-intensive institution, the University is committed to supporting your research in the best way possible. One of these ways is through the University Library and its resources and services. Each year the Library spends millions of pounds making sure you have free access to the material you need to carry out your research, from subscriptions to leading journals to individual copies of monographs. Make sure you get access to everything you're entitled to by using StarPlus, from the list of services in MUSE.

We may not always have what you need, particularly as your work is often highly specialised, so why not make use of some of our other free services:

1. Recommend a book. We welcome suggestions from you of books you think any good university library should have. Use the [form at: goo.gl/nulvR3](http://goo.gl/nulvR3) to let us know what you would like to have in the Library.
2. Use the inter-library loan service. If you would like the Library to borrow a book from another library for you, or to obtain a journal article or conference paper, complete the inter-library loan requests form in the list of 'all services' in MUSE.

3. Find an 'open access' version on the web. Many research outputs (journal articles, books, etc) funded by research councils are made freely available to anyone who wants to read them. Sometimes there's a delay in publishing them, but if the Library can't provide access, try tools such as [Unpaywall](#) or the [OA button](#) to locate freely available legal copies on the web.

Make your research freely open to all!

If you're funded by one of the large research councils you will be required to make the outcomes of your research freely available for anyone to read, whether it's a journal article, or a book chapter. There are two routes: the Green route involving self-deposit of your peer reviewed manuscript, (many funders will accept this); and the Gold route which requires an article processing payment to the publisher. If you are asked to use the Gold route there may be funds to cover the cost of publication. Increasingly you will also be asked to make your underlying data freely available as data is a valuable asset in its own right and allows for your research to be scrutinised and built upon. Find out more at:

www.sheffield.ac.uk/library/openaccess/how



'IT PAYS TO BE A STUDENT'

Kirsten Ward, PhD Researcher, Dept. of Urban Studies & Planning

Making the decision to embark on a postgraduate degree can be a tough one, not least when you see your friends and family embracing the 'world of work' and being paid a decent salary. In comparison, a student bursary (if you're lucky enough to have one)



Life's essentials

If you don't already have a bank account when you arrive at university it's worth shopping around to see what deals are on offer for students, as some accounts come with preferential rates or other benefits and freebies. **Unidays** www.myunidays.com, **Save the Student** www.savethestudent.org and **Student Beans** (www.studentbeans.com) are handy websites for finding the best banking deals as well as other offers. If you sign up for a free account you'll receive all the latest offers by email.

There are lots of student deals to be bagged on the high street and many clothing shops such as Dorothy Perkins, Burtons, New Look, Topshop/Topman and Schuh all offer 10% student discounts. You can also get student discounts in Ryman's, Paperchase, Co-op and Superdrug. Boots Opticians, Specsavers and Vision Express also offer good student discounts of up to 25%.

You can get free access to Microsoft Office 365 through **CiCS**, along with other essential software needed for your course, so always check here first before purchasing any software yourself <https://goo.gl/DJczXd>

Discounts off mobile phone contracts are available with some networks, including **O2** goo.gl/jkJuVJ and **Vodafone** goo.gl/vwTVtt

Travel

When Sheffield's hills get too much to handle, the buses are a good option for getting around. Sheffield's First buses do a student rate of £1 for a single journey or you can buy travel passes lasting a week, month or term. The month and term passes are available to buy online or using the mTicketing app: <https://goo.gl/dt5Tyh>

Stagecoach also do a student monthly or annual pass for their buses and the Supertram which can be bought online: <https://goo.gl/GbkmEZ>

With train travel becoming increasingly expensive, it's worth being aware that if you are a full-time student you are eligible for a 16-25 railcard (even if you are aged over 25). The card is valid for a year and will set you back around £30, but it gives you a third off the standard ticket price so you'll easily start making a saving after just a few trips. To purchase a railcard visit www.16-25railcard.co.uk. You will also need to get the application form stamped and signed by your department.

never seems to stretch quite as far, so it helps to be able to save a penny or two along the way. That's where being a student can actually pay dividends, and there are plenty of discounts out there to be had if you know where to look. Here are a few of the ones worth knowing about.



Accessing the discounts

Most of the discounts mentioned here can be accessed using just your UCard. However, additional offers and benefits are available if you purchase an NUS Extra card, costing £12 a year <https://cards.nusextra.co.uk/>.

You might also consider buying an International Student Identity Card (ISIC) for £12, which provides worldwide recognition of student status and is useful for getting student discounts when travelling abroad www.isic.org. It's worth noting that if you buy an NUS Extra card, this includes one year's free ISIC.

Just remember, it always pays to ask if a discount is available even if it's not advertised, and make sure to always carry your student card when you're out and about – and get savings those pennies!

Council Tax

If you live in private rented accommodation, it's important to remember that you do not have to pay council tax if you and everyone you live with is a full-time student. If you live in a house with one person who is not a student, the property will be eligible for council tax, but at a discounted rate. However, if you live with two or more people who are not students then you will have to pay the full council tax rate. Further details are available on the Sheffield Council's website, including an online form to apply for exemption or a discount: <https://goo.gl/EZW2Ar>

Entertainment

We all know there's more to being a student than just work, so here are a few top deals worth knowing about to help you get the most out of your leisure time.

-Half price Spotify premium – £4.99 a month
www.spotify.com/uk/student

-Free Amazon Prime for 6 months, then half price
<https://goo.gl/ChsAVf>

-80% off Guardian Digital subscriptions
<https://register.theguardian.com/students>

-Discounts in lots of restaurants and cafes, such as Frankie & Benny's, Gourmet Burger Kitchen, Pizza Express and Krispy Kreme.

Students can often get reduced price tickets and admission fees to cinemas, theatres, museums and art galleries, so it's always worth checking if a discount is available before you buy.



TIER 4 IMMIGRATION

Jennifer Knapp-Wood, International Student Support

The majority of full time, international postgraduate research students at the University have a Tier 4 student visa. The visa should be valid for the initial duration of the course plus an extra 4 months after the course end date. This additional time is called the 'wrap-up period'. For a variety of reasons, students may need additional time in the UK to complete their studies. Applying for a Tier 4 visa can be very expensive and it is important to be aware of all the costs involved.

The Tier 4 visa application fees are set each April by the Home Office and are currently as follows for a student and each dependant:

- **Standard application made within the UK:**
£457 (decision received within 8 weeks)
- **Priority application made within the UK:**
£916 (decision received within 10 days)
- **Premium application made within the UK:**
£1,047 (decision received on the same day)
- **Application submitted outside the UK:**
£335

When applying for a visa, students must be able demonstrate that they have sufficient funds to cover the current academic year's tuition fees, or the fees for the academic year that the student is about to commence and maintenance for each month remaining on the course, up to a maximum of 9 months. Dependants must show that they have sufficient money for the duration of the course plus the additional 4 months following the course end date, up to a maximum of 9 months.

For example, if a student requires an additional 3 months to complete their PGR studies, the student will be granted a visa for a total of 7 months (3 months study + 4 month wrap up period). A student would need to demonstrate maintenance for 3 months (the duration of the course). A dependant would need to demonstrate funds for 7 months (the length of the visa that is granted).

The monthly maintenance requirements are set by the Home Office and are currently as follows:

- £1,015 each month for a student
- £680 each month for a dependant (this fee is the same for each dependant, irrespective of age).



The visa application also includes an Immigration Health Surcharge (IHS) of £150 per year for a student and each dependant.

There can be a number of additional costs as part of the visa application process:

- Photographs must be submitted with each visa application. The photographs must meet specific, Home Office criteria and should be taken at high street photo shop or by a professional photographer.
- All supporting documents must be originals and in English. Students may need to pay to obtain originals (either from UK or overseas organisations). Students may also need to pay for documents to be posted to the UK and/or translated into English.
- The University operates a Visa Extension Scheme whereby the visa application form and supporting documents are checked by an immigration adviser. Students who use the Visa Extension Scheme and opt for the standard or priority visa service will have their supporting documents posted to the Home Office by the University. Students who do not use the Visa Extension Scheme must post their documents to the Home Office by Special Delivery.
- Students who use the premium service may need to travel to attend a Home Office appointment. Train or coach travel should also be factored in as a possible cost.

- Students who use the standard or priority service must give their biometrics (photograph and finger prints) at a Post Office branch. This costs £19.20.w

Some students who need additional time to complete their studies may not be permitted to apply for a visa extension from within the UK under the current immigration rules. Instead, they must return to their home country and obtain a new visa from overseas. This rule affects the following groups:

1. MPhil students who require a visa extension
2. PhD students who require a visa extension following a Change of Candidature
3. PhD students who choose to move to the MPhil or who are required to move to the MPhil following a failed Confirmation Review (students in this situation must obtain a new visa from overseas before being allowed to study in the UK on the MPhil).

Information about Tier 4 immigration can be found on the University's website:

<https://goo.gl/U7jg5c>

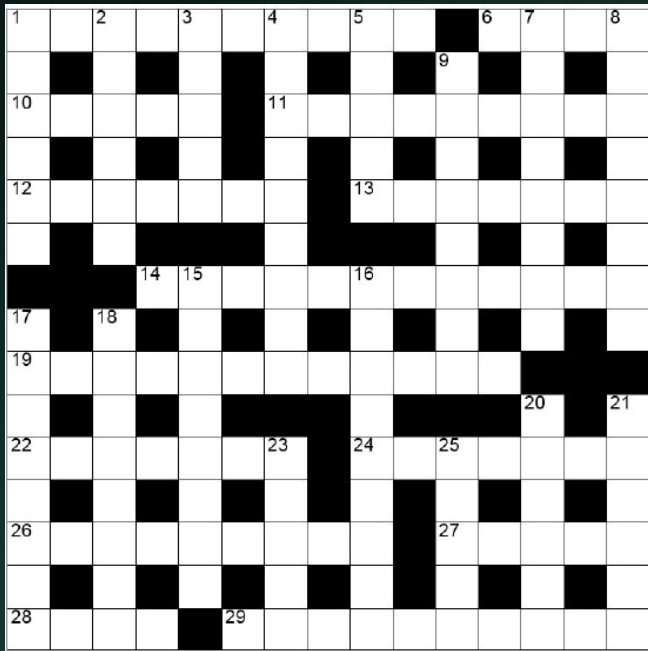
Queries can be sent to the International Student Support Team

<https://goo.gl/jr3Tq1>

Cryptic Crossword



The University Of Sheffield.



Set by Daniel Graves

ACROSS

1. Applause after sell out? It's a dubious practice? (4,2,4)
6. Smear money (4)
10. Ill-gotten gains at the heart of Hercules' downfall (5)
11. Observe chicken smile at Wagnerian opera (9)
12. Man sorts work for unadventurous sort of chap (7)
13. Dog breaks rugby league gnome (7)
14. Cleaners-assorted lasses, not Southern, under the Parisian (12)
19. Leading dealer in German city regularly fails at making rapid gains (4,4,4)
22. Tedious experts turn over security service (7)
24. Petty cash that is required in studies (7)
26. Suffering from nightmares pervaded by witch (9)
27. Part of flight makes one glower apparently (5)
28. Police officer, Detective Sergeant, founded schools (4)
29. Appliance that would be useful for a banker? (5,5)

DOWN

1. Band of soldiers pass up heartless mountain (6)
2. Knowingly repeat error, toppling moose with blade (6)
3. Sadie gets muddled by concepts (5)
4. Old money can help English female overcome (9)
5. Prophet leads nine apostles high up mountain (5)
7. Broadcast set up for fying body? (8)
8. Type of heather used for fuel (8)
9. Algebraic characters- you just can't plan for them (9)
15. Fragrant Italian city overcome by a tremor (8)
16. Recommend final answer after a number of votes (9)
17. Officer confiscates hot joints in this eatery (4,4)
18. Full blooded finale set around valley (8)
20. Takeover welcome with common man (6)
21. Ancient city needling employer, one who lends at high rates (6)
23. Ace medical professional lost in wood (5)
25. Bad summer, kept here in Rome (5)

**Please complete if you are submitting your entry*

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